

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF MISSOURI**

**In re:** )  
**ROSS, DONALD ROBERT** ) **Case No. 10-45922-jwv-13**  
**ROSS, OLA MAE** )  
**Debtor(s).** )

**AMENDMENT TO CHAPTER 13 PLAN**

COMES NOW the Debtors, by and through their attorney, and Amends their Chapter 13 Plan to reflect the following:

1. Paragraph 2 of Debtors' Plan is amended to read as follows:

**2. ATTORNEY FEES**

Total attorney fees	Attorney fees paid directly by the debtor	Attorney fees paid from the plan payments	Equal monthly amount ("EMA")
\$3,000.00	\$300.00	\$2,700.00	\$400.00

2. Paragraph 7 of Debtors' Plan is amended to read as follows:

**7. SECURED CREDITORS HOLDING A PURCHASE MONEY SECURITY INTEREST ("PMSI") ENTITLED TO RECEIVE ADEQUATE PROTECTION**

- a. The trustee shall pay to the holder of each allowed secured claim the EMA listed below with the appropriate discount rate.
- b. An equal monthly amount must be provided for creditors listed in this paragraph.
- c. Claims to which §506 valuation is not applicable:

Claims listed in this subsection consist of debts secured by a purchase money security interest in a vehicle acquired for the personal use of the debtor for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See §1325(a)(5) and the hanging paragraph.

Creditor name	Last 4 digits of account #	Collateral	Interest rate	EMA payment through plan

- d. Claims to which §506 valuation is applicable:

Claims listed in this subsection consist of any PMSI claims secured by personal property not described in paragraph 7(c) above. The portion of any allowed claim that exceeds the value indicated below shall be treated as a non-priority unsecured claim. See §§1325(a)(5) and 506(a).

Creditor name	Last 4 digits of account #	Collateral	Value of collateral	Interest rate	EMA payment through plan
AMERICAN GENERAL FIN	7056	FURNACE	\$2,927.33	Ch13 Rate	\$100.00

3. All other provisions of the Debtor's Plan remain the same.

December 17, 2010

Respectfully submitted,

/s/ John D. Kilgore  
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Attorney for Debtor

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and correct copy of the Debtor's Amendment to Chapter 13 Plan was served, in addition to the parties notified by the US Bankruptcy Court's electronic notification, upon the following affected creditors and other parties in interest via U.S. First Class Mail, postage prepaid, this 17<sup>th</sup> day of December, 2010.

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